ARMY PRE-RETIREMENT BRIEFING

HQ, Army Retirement Services
ATTN: DAPE-HRP-RSO
200 Stovall St.
Alexandria, VA 22332-0470
June 2009

Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.

Note: *Retirement is a process NOT* an event.

Army Retirement Services…AR 600-8-7

MISSION

Develops and implements Army Strategy and Policy for ensuring all retiring and retired Soldiers, their Families and Survivors are properly informed on retirement related benefits and entitlements in order to enhance their well-being.

PROGRAMS

- *Army Echoes*, a bulletin for the Retired Soldier (available electronically at http://www.armyg1.army.mil/rso/echoes.asp)
- CSA Retiree Council
- Survivor Benefit Plan (SBP)

Retirement Services Officers (RSO)

Pre-Retirement Support

- Pre-retirement briefing
- Survivor Benefit Plan (SBP) counseling
- Retirement literature
- Other transition services

Post-Retirement Support

- Retirement Services Office (RSO)
- Assist with pay, ID cards, medical issues
- Retiree Appreciation Day (RAD)
- Newsletters
- Retiree Councils

See: http://www.armyg1.army.mil/rso/rso.asp

Army Retirement Services Homepage

http://www.armyg1.army.mil/retire

- *Army Echoes*
- Current News
- Survivor Benefit Plan (SBP)
- Career Status Bonus (CSB) Information
- Benefits & Entitlements Information Papers
- Retirement Services Officer (RSO) Listing
- Pre-Retirement Counseling Guide & Briefing
- Retiree Appreciation Day (RAD) Information
- Former Spouses & Forgotten Widows Information

Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Former Spouse Benefits and Law
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Comp
- Concurrent Receipt
- Retiree Mobilization
- See separate, detailed briefing on SBP
- Visit websites for complete information on TRICARE, VA benefits, Social Security

Applying for Length of Service (LOS) Retirement

- *How*
  - Officer - Chapter 6, AR 600-8-24, dated 12 Apr 06
  - Enlisted - Chapter 12, AR 635-200, dated 6 Jun 05

- *When*
  - Maximum: 12 months before desired retirement date
  - Minimum: All Officers - 9 months before start of transition leave
    Enlisted – 9 months before retirement date

•NOTE: Recommend 12-month lead time for smoother transition

- *Where*
  - General Officers: Notify GOMO, (703) 697-7994/9466, DSN 227-
  - COL & LTC (P): Notify SLD, (703) 697-7996, DSN 227
  - All others: Military Personnel Office
  - Note: CG, HRC-Alex, is retirement authority for officers who have completed 20 but less than 30 years Federal active service, and SSG(P) and above not retiring at RCP

Other Retirement Considerations

- 1st day of the month
  - -- retirement date if for length-of-service
  - -- any date for disability retirement

- Active Duty Service Obligation

- In lieu of PCS
  - -- apply within 30 calendar days of alert for a date no more than 6 months out

- Reassigned on a PCS
  - -- must wait 1 year to retire

- **Retiring on same day as AD pay raise** *(final pay only)*

Authorized vs. Selected Transition Center (TC)

https://www.hrc.army.mil/site/active/TAGD/retire/tclist.htm

- Authorized to use the Transition Center (TC) closest to current duty station

- May elect to be processed for retirement at a station-of-choice

- Travel:
  - not paid if to a station-of-choice TC (if permitted by AR 635-10)
  - reimbursement limited to travel in a direct line from last duty station to final retirement location

- Overseas COLA & Overseas Housing Allowance:
  - both stop upon departure from the overseas location

Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for, based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Note: To validate your DIEMS date go to the following website:

https://www.erec.army.mil/DIEMS/diems_home.htm

Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

RETIRED PAY = (Years of creditable service X 2-1/2%) X Final Basic Pay

- Commissioned service requirement
- Time-in-grade requirement
- Heroism pay
- Current basic pay milestones (over-22, over-24, over-26)
- Effective 1 Apr 07 basic pay milestones (over-30, over-34, over-38)
- Percentage Multipliers:

Yrs of svc	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- Full COLAs

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/01_finalpay.html

High-3 Plan

(DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post – Aug 86)

RETIRED PAY = (Years of creditable service x 2-1/2%) x average of highest 36 months basic pay

- Typically an average of the last 3 years
- Percentage Multipliers:

Yrs of svc	20	21	22	23	24	25	26	27	28	29	30 thru 40
High 3 Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 up to 100

- Commissioned service requirement
- Time-in-grade not as important
- Basic pay milestones not as important
- Full COLAs

Retired Pay Calculator available at:
http://www.dod.mil/militarypay/retirement/calc/02_highthree.html

Career Status Bonus (CSB)/REDUX

(DIEMS post – Aug 86 – "Choice")

Plan

RETIRED PAY = (Years of creditable service x 2-1/2/%) minus 1% for each year under 30 years x average of highest 36 months of basic pay

2% per yr thru 20 yrs; 3.5% per yr thru 30 yrs; 2.5% thereafter

- Percentage Multipliers -- Compared:

Yrs of svc 30 thru 40	***20***	***21***	***22***	***23***	***24***	***25***	***26***	***27***	***28***	***29***
REDUX Multiplier %	**40**	**43.5**	**47**	**50.5**	**54**	**57.5**	**61**	**64.5**	**68**	**71.5**
High-3/Final Multiplier %	**50**	**52.5**	**55**	**57.5**	**60**	**62.5**	**65**	**67.5**	**70**	**72.5**

75 up to 100

- $30K Career Status Bonus (CSB) - 15th year
- At 62, pay recomputed under High-3
- COLA minus 1%; one-time catch-up COLA at 62; then back to COLA minus 1% thereafter

See: *http://www.dod.mil/militarypay/retirement/ad/04_redux.html*

Cost-of-Living Adjustments (COLA)

Final Basic Pay or High-3

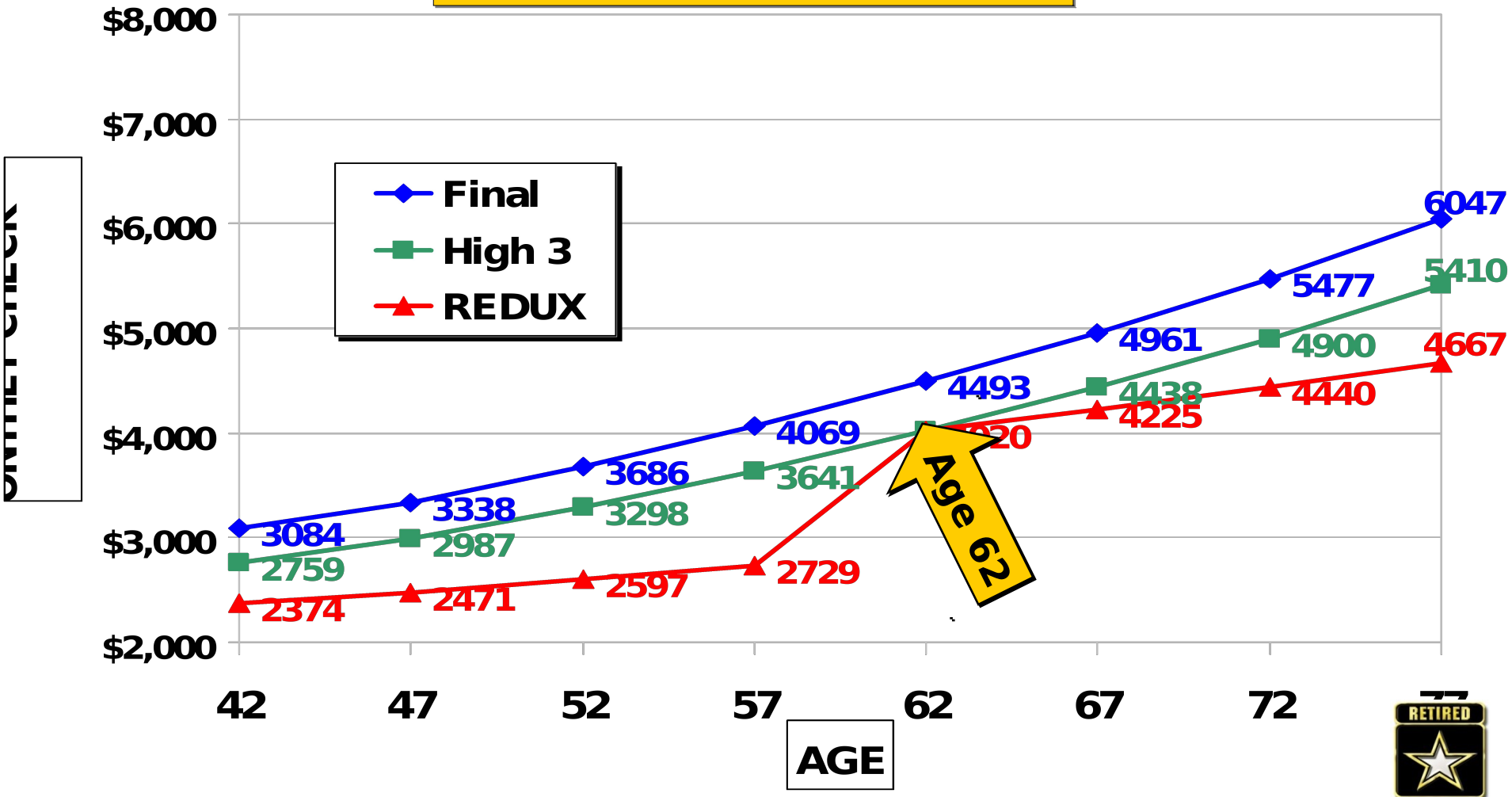
- Full annual COLA
- Based on difference between CPI from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first COLA

REDUX ($30K CSB)

- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62

Growth over the years

Assumes average +2% COLA



G-1, Human Resources Policy Directorate

Supporting Soldiers, Civilians & Families – Active, Guard, Reserve and Retired

Army Benefits Tool

Retired Pay Facts

- Retired pay -- paid by DFAS-Cleveland
- Payable 1st workday of month (not necessarily the 1st)
- Direct deposit strongly encouraged
- May use “myPay” to make online changes to pay…

  reissue 1099Rs, change bank account, etc.
- Keep correspondence address current
- Retiree Account Statement (RAS) issues only when

  there is any change (e.g., COLA, allotment, taxes.

http://www.dod.mil/dfas

States With No Personal Income Tax

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

States That Do Not Tax Military Retired Pay

- Alabama
- Hawaii
- Illinois
- Kansas
- Kentucky

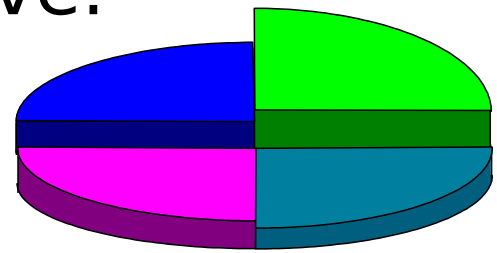
*

- Louisiana
- Massachusetts
- Michigan
- Mississippi
- Ohio
- Oregon *
- New Jersey
- New York *
- North Carolina *
- Pennsylvania *
- Wisconsin

* *if certain qualifications are met*

Allotments

- In retirement, permitted to have:
  - 6 “discretionary”
  - 9 “non-discretionary”



- For recall Soldiers at retirement:
  - NONE continue from active duty
  - ALL must be re-initiated after separation
  - WHY? DFAS-CL has no interface with DFAS-IN; each
  - “recall/separate” account is built manually

- Can start/stop/change via myPay @ https://mypay.dfas.mil

CFC, VEAP, and SGLI deductions automatically stop upon retirement

Social Security Tax (FICA) *(7.65%)*

- FICA not deducted from retired pay!

- When eligible, you will draw:
  FULL Social Security *and*
  FULL Military retired pay!

- Go to http://www.ssa.gov for in-depth Social Security information

Thrift Savings Plan

- You stop contributing to TSP at retirement

- Your options at retirement:
  - 1 -- do nothing and draw returns; or
  - 2 -- roll into an IRA

- May resume active participation if you become a federal civilian employee

- TSP info: www.tsp.gov

2 New Compensations Enacted *Since 1 Jun 03*

- Goal: Replace lost (offset) retired pay for SOME retirees via phased-in payments
- Who:
  1. Combat-Disabled

     Combat-Related Special Compensation
  2. Service-Disabled

     Concurrent Retirement & Disability Payments

Combat-Related Special Compensation (CRSC)

- Combat-Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Soldiers with combat-related injuries. With CRSC you can receive both your full military retirement pay and your VA disability compensation, if the injury is combat-related

- Service eligibility:
  - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)

- Disability eligibility:
  - Combat-related injuries rated by VA as 10% or greater

https://www.hrc.army.mil/site/crsc/index.html

Concurrent Retirement and Disability Payments (CRDP)

- Provides full concurrent receipt of retired pay AND VA for SOME retirees over a 10-year phased-in period (2005 - 2014)

- Eligibility Requirements
  - Must be a Military Retiree with 20 or more yrs of service
  - Must hold VA service-related disability rating of 50% or more
  - If a Chapter 61 Medical Retiree, must have 20 or more yrs of service
  - RC Retiree (in receipt of pay)

- No application needed

- CRDP is treated like retired pay, taxed and divisible

http://www.dfas.mil/retiredpay/concurrentretirementanddisabilitypay.html

CRSC

- How To Apply:
  - complete DD Form 2860
  - http://www.dod.mil/prhome/docs/DD2860T.pdf
  - attach supporting documents
  - mail to address on form
- Army information numbers:
  - 1-866-281-3254
- Online info available at:
  - https://www.hrc.army.mil/site/crsc/
  - http://www.dod.mil/prhome/mppcrsc.html
  - http://www.armyg1.army.mil/retire

CRSC *or* CRDP?

- Can't receive both
  - both serve same purpose
  - restore lost retired pay
- If you qualify for both, DFAS will pay you the payment which is more advantageous for you during the phase-in period
- DFAS-CL will conduct a one-month Open Season annually (widely publicized) to allow retirees to switch between CRSC and CRDP
- Which *IS* more advantageous?...You decide:
  - CRSC is tax-free, non-divisible
  - CRDP is treated like retired pay, taxed and divisible

Dividing Retired Pay as Property (With a Former Spouse)

- **<u>NOT</u> AUTOMATIC**

- Up to state courts
- Can award any amount
- Award not tied to length of marriage
- Direct payment requirements:
  - Marriage overlapped 10 years with service
  - Limited to 50% of disposable pay*

** up to 65%, if other garnishments*

Take Leave or Sell It?

30 years and 2 months or more active duty

Retire 1 October

USE leave - 1 Aug to 1 Oct

60 days basic pay & allowances while remaining on AD Salary from employment?

Retire 1 August

SELL leave - 1 Aug to 1 Oct

60 days basic pay (cashed-in) – (Lump Sum taxed at 25%)

30 days allowances ("on the books"

31 Aug 76), BAH & BAS

Retired onths

Salary loyment?

Permissive TDY*

Purpose: Facilitate transition to civilian life (e.g. house-hunting, job-hunting)

20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)

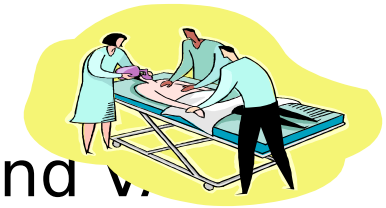
30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, CONUS or another OCONUS location

* At Commander's Discretion

Retirement Physical

- Army requires a retirement physical
- No more than 4 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and V. retirement physical
- Assists with claim for VA service-connected disability



NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner.

•For More Information, Visit VA Web Site at http://www.va.gov or Call Toll-Free Disability Benefits/General Information: 1-800-827-1000

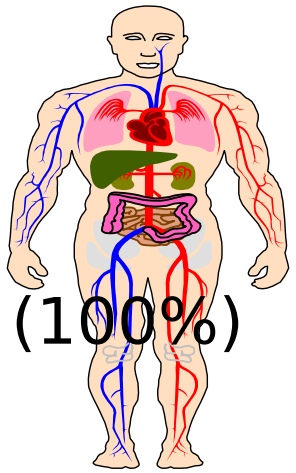
Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of family member records
- May be hard to obtain after retirement

Advantages to Applying to VA for Service-Connected Disability

- Even 0% rating *documents* health (*$$* begins at 10%)
- Tax-free VA payments (add'l *$$* is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable <u>if</u> your death is service-connected
- $10K (or $30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- <u>At retirement</u>, you have easiest access to your medical records to support your claim (<u>can</u> apply at any time)

VA Compensation for Service-Connected Disability



- VA rates disabilities 0% - 100%
  - Each % has an assigned dollar amount
  - 2009 amounts: from $123 (10%) to $2932 (100%)
  - Unrelated to Military rank (since ’93)
  - Free VA medical care for service-connected conditions

- Monthly payments
  - Begin at 10% (CAN be 0% disabled)
  - Tax-free
  - 30% & higher = Extra dependent allowance
  - *For most retirees*, offsets Military retired pay $-for-

VA Service-Connected Disability Compensation Rates – 2009

% of Dis	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	$123		
20	243		
30	376	$421	$453
40	541	601	644
50	770	845	899
60	974	1064	1129
70	1228	1333	1409
80	1427	1547	1634
90	1604	1739	1837
100	2673	2823	2932

Agent Orange Presumption

Contact the VA if you served in Vietnam between 9 Jan 62 and
7 May 75 *and* you develop one of the following conditions:

- Cancers:
  - Hodgkin's disease
  - Multiple myeloma
  - Non-Hodgkin's lymphoma
  - Soft tissue sarcoma
  - Prostate
  - Respiratory
  - Respiratory cancers - lung, larynx, trachea & bronchus
  - Diabetes (Type 2)
  - Chloracne (skin disorder)*
  - Porphyria cutanea tarda (liver condition)
  - Peripheral neuropathy (nerve disorder)
  - Children of Vietnam veterans with:
    - Spina bifida
    - Certain birth defects, if born to a female Vietnam veteran
- Must have appeared within 1 year after exposure.

Gulf War Veterans

- DOD and VA offer free medical exams:
  - DoD's: Comprehensive Clinical Evaluation Program (CCEP)
  - VA's: Persian Gulf Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to first Gulf War and current OIF/OEF participants

http://www1.va.gov/gulfwar/

http://www.gulflink.osd.mil

SGLI & VGLI

- SGLI is FREE for 120 days after ret. (or up to two years if 100% disabled)

- No physical required to convert SGLI to VGLI (if done within 120 days after ret)

- VGLI is a 5-yr renewable term policy

- Premiums may be paid by allotment, if paid monthly

- Discounts are offered for the following pay schedules:
  - quarterly (2.5%)
  - semi-annually (3.75%)
  - annually (5%)

- Submit the first month's VGLI premium with your application

VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age						
	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 &over
$400K	$68	$88	$144	$268	$432	$600	$900	$1800
$300K	$51	$66	$180	$201	$324	$450	$675	$1350
$250K	$43	$55	$90	$167	$270	$375	$562	$1125
$200K	$34	$44	$72	$134	$216	$300	$450	$900
$150K	$26	$33	$54	$100	$168	$225*	$337	$675

VA Info Sources

Online:

- http://www.va.gov
- can:
  - Send e-mail inquiries
  - Download forms
  - Get benefits information
  - Apply for benefits

By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-GIBILL-1
- Insurance: 1-800-697-6947
- Gulf War: 1-800-749-8387
- TDD: 1-800-829-4833

In-Person:

- *County VA Director (blue pages of phone book)*

DD Form 214 (Certificate of Discharge from Active Duty)

- Check for accuracy before signing

- Copies:
  - #1 - yours
  - #2 - Military's record
  - #3 - to VA if you apply for VA disability
  - #4 - request it; only copy that contains reason for discharge; of interest to some employers

- File your copies (1 & 4) in a safe place (NOT a courthouse unless they assure you that it will not be accessible by the general public!)

- Replace missing ones immediately upon loss by going to:

At Retirement, You Will Also Receive…

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, Medal of Honor Recipient or qualified for or rec'd the POW Medal, etc.)
- Retirement Ceremony *(optional)*
- Spouse Certificate of Appreciation *(if applicable)*
- Retiree Lapel Pin
- U.S. Flag

After Retirement, Eligible To Receive…

- $2,000 referral Bonus if the referred person enlists in the Army

- Bonus payable in two lump sums of $1,000
- Upon commencement of Basic Training (BT)
- Upon completion of BT and AIT

Mobilization/Retiree Recall

- By Age
  - Officers and enlisted, up to age 60
  - Warrant officers, up to age 62
  - General officers, on a case-by-case basis

- By Category
  - Cat I – non-disability, retired less than 5 years, under 60
  - Cat II – non-disability, retired more than 5 years, under 60
  - Cat III – all others

Travel & Transportation (*Contact Your T.O.)*

Travel

- Authorized from last duty station to home of selection (includes family mbrs)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized

Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Add'l Info Source: DoD Travel Reg 4500.9, found at --

http://www.transcom.mil/j5/pt/dtr.html

ID Cards

- Same privileges as active duty (with some being Space-A)
- New ID cards needed to reflect sponsor's retired status
- Children eligible to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to retiree's dependent at age 75 or who is permanently disabled
- Dependent parents/parents-in-law may qualify

FIND NEAREST ID CARD ISSUING FACILITY
http://www.dmdc.osd.mil/rsl/owa/home

Former Spouse ID Card

Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP	**PRIVILEGE(S)**
20+ years	Full
15 years, but less than 20	Medical care (for 1 yr)
Less than 15 years	None

Note: A former spouse is not eligible for medical benefits if

Army Career and Alumni Program (ACAP)

- You may initiate the ACAP process 2 yrs before retirement.
- You "MUST" complete the mandatory Pre-Separation Counseling at least 90 days prior to your effective retirement date.
- Benefit for retirees – Eligible for ACAP services on a space-available basis - FOREVER!
- Consists of:
  - Pre-separation counseling
  - Job assistance workshops
  - Individual counseling
  - Job search resources

Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
  - Federal Employment
  - Foreign Government Employment
  - Negotiations with Employers
  - “Switching Sides”
  - Rules for Procurement Officials
  - Rules Specific to General Officers
  - Working During Transition Leave
  - Use of Title & Wearing of Uniform after Ret.

TRICARE--An Overview

- When On Active Duty:
  - you are enrolled in TRICARE Prime and pay no fees
  - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime (with no enrollment fees)

- When Retired: you and your family have 3 choices for health care --
  - **TRICARE Prime** -- MTFs are principal source of health care
    - ❖ fee is $460 per family or $230 per individual (annually)
  - **TRICARE Extra** -- the "preferred provider" option
    - ❖ no enrollment fee, but deductible and co-payments apply
  - **TRICARE Standard** -- "fee-for-service" option (the old CHAMPUS program)
    - ❖ no enrollment fee, but deductible and co-payments

Detailed TRICARE information available at: http://www.tricare.osd.m

TRICARE Retiree Dental Plan (TRDP)

(Currently administered by DDP*Delta)

Who Is Eligible:

- Retirees (any age!)
- Gray area Reserve retirees, not yet age 60
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children of both groups

Where Available:

- U.S., District of Columbia, Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP, effective 1 Oct 08 (cost $36 - $118)

Cost:

- Dependent on location; monthly rates $25-$120
- Costs borne by participant; no govt subsidy

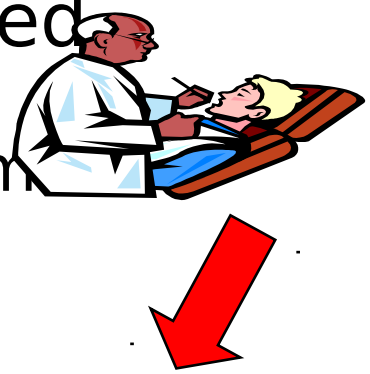
Latest TRDP Improvements

- Maximum annual benefit increased from $1000 to $1200
- Annual deductible still $50/person, but limited to $150/family
- Enrollment commitment shortened to 12 mos from 24 mos
- Now have 120 days after ret to enroll, vice 90--in order to

  skip the 12-month waiting period
- Lifetime orthodontic maximum raised from $1000 to $1200
- Detailed info available on-line at --

VA Dental Care

No-Cost Dental Care MAY Be Furnished



1. For service-conditions existing at retirem

   -- On a <u>one-time</u> basis

   -- Must apply <u>within 180 days</u>

   -- <u>Not eligible</u> if necessary treatment was completed by Military within

   180 days of retirement (reflected on DD 214)

2. For service-connected, non-compensable conditions of POWs who were incarcerated <u>less than</u> 90 days

<u>NOTE</u>: ***Complete treatment is furnished to those who were POWs more than 90 days***

Detailed TRICARE Information Sources

- *nearest Health Benefits Advisor (HBA)*
- http://www.tricare.osd.mil

Federal Long Term Care Insurance

- Launched by OPM in 2002
- Military retirees & Families are eligible
- Now gray-area retirees are too!
- For care not covered by TRICARE
- Enroll anytime…no Open Season wait
- Certain medical conditions or combinations of conditions will prevent some people from being approved for coverage; apply to learn if you qualify
- Check it out…compare policies…be a wise consumer

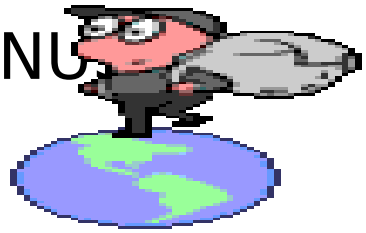
http://www.LTCFEDS.com

Freedom Team SALUTE

- **Commendation package from SecArmy & CSA awarded to:**
  - veterans; spouses; parents; employers of NG & Reserves
- **Nominate someone at: www.freedomteamsalute.com**
  - Allow 4-6 weeks for processing
  - Send special requests and requests for more info to: **freedomteamsalute@hqda.army.mil**
- **Included in the package:**
  - Army lapel pin
  - Army decal
  - Certificate of Thanks (CSA & SecArmy)
  - Letter of Thanks (CSA & SecArmy)
- **Could "pin" spouse/parents at retirement ceremony**

Note: Soldier must be AD to recognize Spouse

"Space-A" Travel



- Retirees may travel within CONUS or OCONUS
- Change to family member privileges:
  - -- A 1-year test began 1 Apr 03, and has been extended indefinitely
  - -- Allows dependents to travel <u>in CONUS</u> with the Military sponsor
- May FAX request to site; stay on list 60 days
- Benefit ends for family members with death of retiree
- Semper Flexum!

Retired Soldier E-mail Account

- Active duty AKO email address follows you into retirement (no change required)

- Great way to stay informed on Military-related topics

https://www.us.army.mil

Military Service Organizations

- Consider joining; to be heard

- 35-organization group lobbies on behalf of Active duty/retiree/survivors issues

- Percentage of vets in Congress declining:
  - House: (110th) 23%; (111th) 22%
  - Senate: (110th) 29%; (111th) 25%

Keep up on legislative matters at:
http://thomas.loc.gov

Retired Soldier Motto: *"Retired…Still Serving"*

Opportunities to *Still Serve* Include:

- Installation Retiree Councils
- CSA Retiree Council

Recent Council reports available at:

http://www.armyg1.army.mil/rso/RetireeCouncil.asp

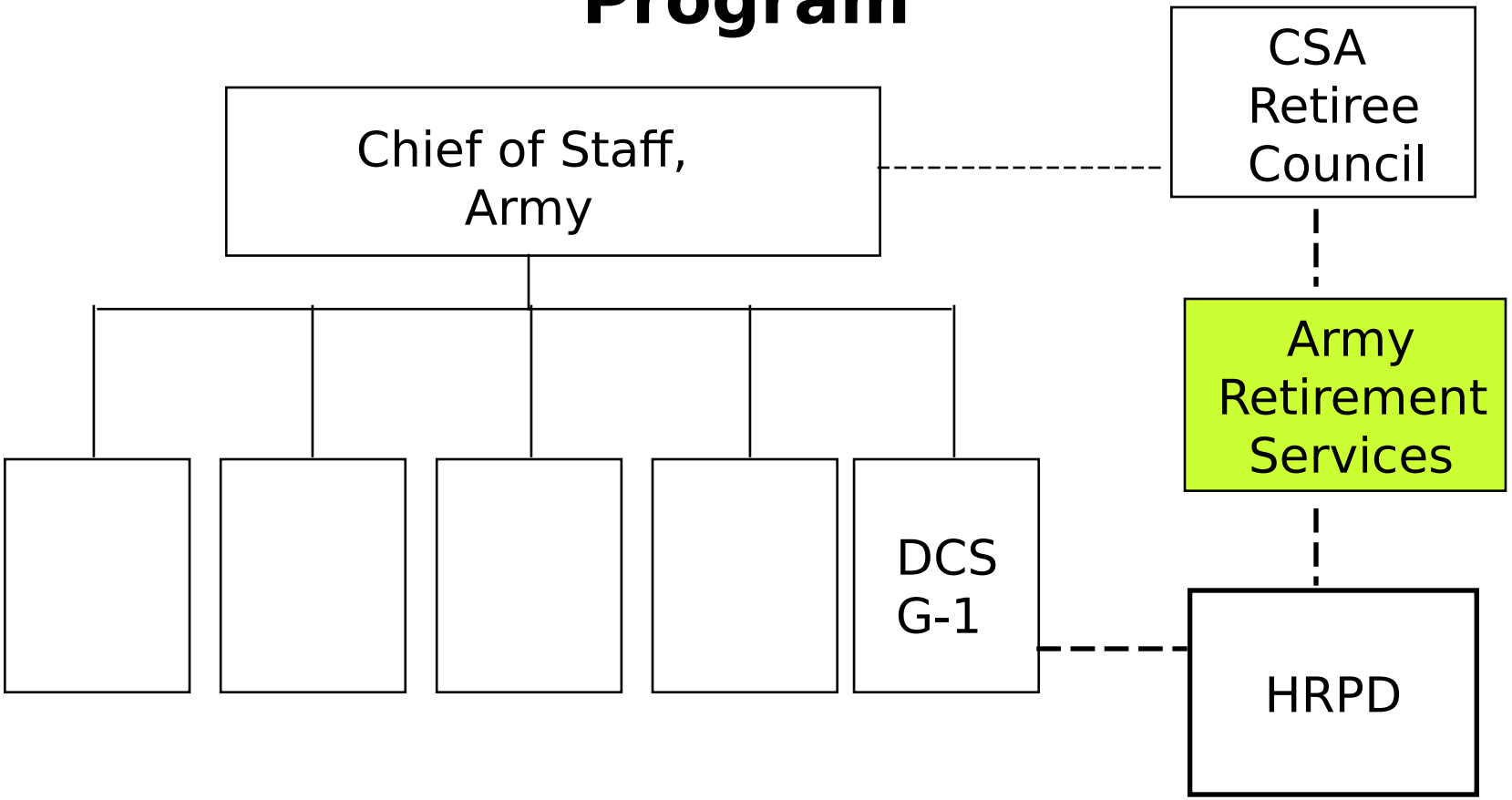
Thank you for your Service

Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

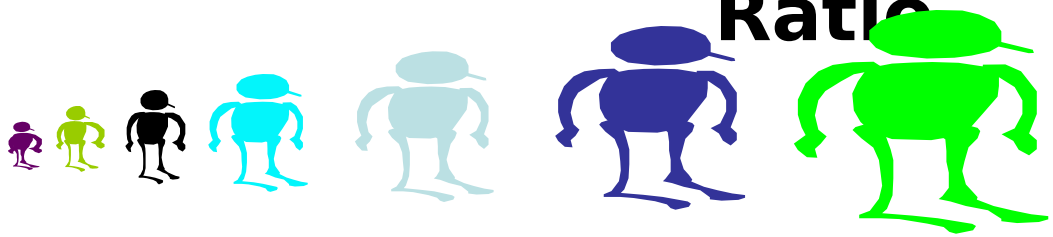
http://www.armyg1.army.mil/rso/survivorbenefit plan/SBP DAslides.ppt_

Back-Up Slides

Army Retirement Services ---The Program



Retired Soldier vs. Active Duty Ratio



1950 - 9 retired for every 100 active

1988 - 72 retired for every 100 active

2008 - 136 retired for every 100 active

Concurrent Receipt Background

- Since 1890, law has forbidden *concurrent receipt* of *Military* retired pay and VA disability compensation

- HIGH INTEREST over past few years in changing this situation has resulted in legislative movement in the FY03-06 NDAAs

Combat-Related Special Compensation ("CRSC - I")

- Authority: Sect 636, PL 107-314, 2 Dec 02
- Service Eligibility:
  - Minimum of 20 years active duty
  - If Chap 61 (disability) retiree
  - TERA retirees
  - If Reserve Component retiree, must have equivalent service (7,200 points)
- Disability Eligibility:
  - rated by VA as:
    - at least 60% combat-disabled
    - at least 10% combat-disabled (assoc w/Purple Heart award)
- Awards: retro to 1 Jun 03

Combat-Related Special Compensation ("CRSC -II")

- Authority: Sect 636, P.L. 108-138, 24 Nov 03
- Service eligibility expanded:
  - Reserve retirees no longer need 7,200 points
  - Simply must be in receipt of pay
- Disability eligibility expanded:
  - Combat-related injuries rated by VA as 10-100% (regardless of Purple Heart award)
- Retro Effective Date:
  - CRSC I: retro to 1 Jun 03 (or later, if applicable)
  - CRSC II: retro to 1 Jan 04 (or later, if applicable)

Combat-Related Special Compensation (CRSC – III)

- Authority: Sect 641, P.L. 110-181, 1 Jan 08
- Service eligibility:
  - Removed the length of service (20 Yr) requirement
  - All Soldiers in receipt of retired pay (RC retirees who receives retired pay for early retirement with physical disabilities under section 12731b, of title 10 USC, is specifically excluded under section 641)
- Disability eligibility:
  - Remained the same…combat-related injuries rated by VA as 10% or greater

Retired Pay Phase-In Period

- 2004: First year of phase-in of restoration of retired pay for "eligibles"

- First year, fixed amounts paid were:
  - 50% = $100/mo.
  - 60% = $125
  - 70% = $250
  - 80% = $350
  - 90% = $500
  - 100% = $750

- 2005-2014 -- *Transition Years:* "restored" retired pay amounts increase yearly by @ 10% of the remaining amount that is offset

Retired Pay Phase-In Period (Con't)

- NOTABLE CHANGES:

- 2005 NDAA: provision effective 1 Jan 05

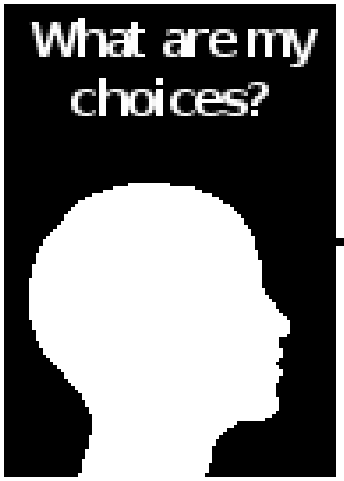
  -- 100% Disabled (VA-rated): Retired pay fully restored eff. 1 Jan 05 with first payments made 1 Feb 05 (phase-in waived for these individuals)

- 2007 NDAA: provisions effective 1 Oct 2008

  -- 100% IUs (Individually Unemployables) (i.e., those rated as 100%, based on a combination of disabilities and their unemployability) retire pay fully restored eff. 1 Oct 08 with payment retroactive to 1 Jan 05.

- 2014: end of 10-year phase-in period; FULL concurrent receipt paid to all qualified retirees

Retiree TRICARE Choices



- Enroll in PRIME
  - Care in MTF
  - Care in Network
  - Point of Service Care
  - Specialty Care
- User Subscribe
  - TRICARE Standard
  - TRICARE Extra
  - Space-A Care in MTF
    - Specialty Care
- Use Other Health Insurance (OHI)

In-House Care

Private Sector Care

PRIME:

- **Premium**: $230S/ $460F
- **Deductible**: $0
- **Copays**:
  - MTFs: $0
  - In Network: $12
  - Point of Service: 50%
- **Catastrophic Cap**:
  - Retiree: $3,000

Extra / Standard:

- **Premium**: $0
- **Deductible**: $150S/ $300F
- **Copays**:
  - Standard: 25%
  - Extra: 20%
  - MTF: $0 (space A)
- **Catastrophic Cap**:
  - Retiree: $3,000

TRICARE-for-Life for Medicare-eligible beneficiaries

- Eligible for TFL if eligible for Medicare Part A *and* enrolled in Medicare Part B
  - Retirees, their family members & survivors
  - Certain former spouses
  - Medal of Honor recipients, their Families & survivors

- TFL is:
  - 2nd payer to Medicare in CONUS
  - 1st payer OCONUS
  - Last payer when other health insurance exists

Comparison - Retired

	PRIME	EXTRA	STANDARD
Annual enrollment fees	**$230/ individual $460/ family**	**$0**	
Annual deductibles (up front payments)	**$0**	**$150/person, $300/ family**	
Civilian outpatient cost shares	**$12 outpatient $30 emergency $25 mental health visit**	**20% of negotiated fees**	**25% of allowable charge for covered service**
Civilian inpatient cost share	**Greater of $11 per day or $25 per admission**	**Lesser of $250/ day or 25% of negotiated charges plus 20% of negotiated prof fees**	**Lesser of $535/ day or 25% of billed charges plus 25% of allowed prof fees**
Civilian inpatient behavioral health	**$40 per day**	**20% of total charge plus 20% of charge for separately billed professional services.**	**Lesser of $193/ day or 25% of allowed fees plus 25% of allowable charge for separately billed services for low volume hospitals or 25% of hospital specific per diem plus 25% of allowable charge for sep. billed prof services**
Pharmacy	**See chart on next slide**		
Your maximum annual cost	**$3,000**		**$3,000 of cost share and deductible. Also up to 15% above allowed charges (some unlimited).**

TRICARE Pharmacy Co-payments/Cost Share

In US (including Puerto Rico, Guam, Virgin Island

Formulary

Place of Service	Generic (Tier 1)	Brand Name (Tier 2)	Non-formulary** (Tier 3
MTF Pharmacy (Up to a 90 day supply)	$0	$0	Not Applicable**
TRICARE Mail Order Pharmacy (TMOP)	$3	$9	$22***
TRICARE Retail Pharmacy Network Pharmacy (TRRx)	$3	$9	$22***
Non-network retail pharmacy (up to a 30 day supply)	For those not enrolled in TRICARE Prime: $9 or 20% of total cost, which ever is greater after TRICARE Standard deductible is met. **TRICARE Prime**: 50% cost share after point of service deductibles ($300 per person/$600 per family deductible)		**For those not enrolled in Prime**: $22 or 20% of total cost, whichever is greater, after TRICARE Standard deductible is met. **TRICARE Prime**: 50% cost share after the point-of- service deductibles ($300 per person/$600 per family deductible)

**MTFs are prohibited under the Code of Federal Regulations from carrying non-formulary medications.

***If medical necessity is established for a non-formulary drug, patients may qualify for the $9 co-payment for up to a 30-day supply in TRRx

or up to a 90 day supply in the TMOP program.